स्वामी रामानंद तीर्थ
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OUTLINE PLAN FOR RESEARCH STUDY

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IN THE SUBJECT OF

Commerce

OF

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

ON

SUBMITTED BY

"A Comparative Study of Mobile Banking Services and Customers Satisfaction Level in Public and Private Banks of Thane and Raigad District"

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(M. Com., NET, SET, B.Ed.)

UNDER THE GUIDANCE OF

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Proposal for topic approval to be submitted to the University of Mumbai

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INDEX

Sr. No.	CONTENTS	Pg. No.
1	Introduction	1-2
2	Statement of Problems	2-3
3	Scope of the Study	3
4	Objective of the Study	4
5	Hypothesis of the Study	4
6	Research Methodology of the Study	5-8
7	Analysis fact finding, suggestions and recommendations	

1. Introduction

This is the age Information and Technology. The mobile users, business world and social network are realised the value or importance of mobile device. How the mobile device is useful and significant for economic and social life. Any Technological changes have always brought some economic growth in the form of quick services. Now most of the banking sectors adopted internet and mobile technology in the 21st century. Mobile banking has made drastic changes in society through banking information, Tele-Communication, technology and in financial sectors.

Mobile banking refers the use of smart phone or cellular device to perform online banking task, while away from your home and computer such as monitoring accounts balance funds between two accounts, balance payment etc.

Now in the present day most of the banks provide their own banking apps to make their customers for more comfort. With the help of this app we can manage our bank account from any place and any time. Indian people more acquainted with these apps as they develop by best mobile application development companies in India or team of the bank.

Growth of Mobile Banking in India:

In the beginning of the year 2003 mobile banking was started in India by way of SMS banking .The full-fledged system as unique mobile banking was launched by ICICI Bank in 2008. It is called as I mobile platform. The I- mobile is a breakthrough innovation in banking sector and after all net banking transactions can be simply possible on mobile phones.

A combination of factors such as convenience, awareness and growing penetration of smart phones are driving the usage of mobile banking in India. Accordingly to latest dates available from RBI, mobile Banking grown four fold in 2015-16 to reach INR 4017.8 billion – up from INR 1035.3 Billion. The uptake has been rapid, considering the total value of mobile banking transactions was just INR 60 billion in 2012-13. In three years it has grown 67 times. This is positive is growth of mobile banking is not just a reflection of penetration growth but is also accompanied by maturity of usage. In the period between 2012-13 to 2015- 16, while the number of transactions has grown by an average annual growth rate CAGR of

94%, the value of transactions has grown by a CAGR of 306% or at three times faster. This means the average transaction value has grown up from INR 1123.83 in 2012-13 to INR 10394.10 in 2015-16. That show confidence with the medium people is doing fairly large value retail transactions with mobile banking. Mobile banking is becoming mainstream.

According to RBI annual report for 2017-18 mobile banking service witness a growth of 92 % and 13% in volume and value respectively. In March 2017 register customer care 163 million

and it's increased to 152 million at the end of March 2018 it means it is increased by 54%.

Mobile Banking Services

Account information	Transaction	Investment	Support	Support
1. Mini Statement 2. Alert on Account Activity or passing set of threshold 3.Monitoring Terms of Deposits 4. Access to loan statement. 5. Assets to card statement. 6. Mutual funds 7. Insurance Policy management	1. Funds Transfers between customers linked Accounts. 2. Making Third Party payment. 3.Check Remote Deposit	1.Port-folio Management. 2. Real time stock quotes 3. Personalized Alert and notification on security prices	1. Check book and card request 2.ATM Location 3.Exchange data messages and email including complaint submission	1. Location based services. 2. Loyalty related offers 3. Whatever updates.

2. Statement of the Problems:

During the last one decade things have changed at rapid growth and all because of Information Technology. In the beginning most of the banks adopt core banking system due to these core banking system Geographic locations problems has been solved. Then another Reform in banking sector is that e -banking and ATM network. Due to fast changes in banking sector as well as communication sector the bank introduced mobile banking in our country. In the Indian market the perfect market to be drawn customer into mobile banking service. Banking service at present there are 19 nationalised banks and 21 private banks as well as 45 foreign sector banks giving financial service to their customers. In India near about 35 million customers have registered mobile banking service and most of the bank use third party mobile services. But I cannot believe on third party because they may steal our data. So that mobile banking secured is the first challenge for commercial banks. Commercial banks have to improve their mobile banking services and win the customers trust also make a customer users friendly.

Therefore, the above related issues and research gap raised the following questions in the mind of researcher.

a) Is the customer satisfied by using mobile banking services of private or public commercial banks in Thane District?

b) What are the benefits the customer gets from mobile banking Technology From or public commercial bank in Thane district?

c) What are the problems faced by customer about the mobile banking Services of private and public commercial banks?

d) What are the levels of satisfaction carried to attend by the customers after Using mobile banking services?

e) What are the challenges faced by public and private commercial bank for providing mobile banking services to the customers?

3. Scope of the Study:

The present study highlights the growth and development of mobile banking services offered by public and private commercial banks in Thane and Raigad District. This study considers eight public and seven private commercial banks in Thane and Raigad District for the research. This study focuses on the changes in the administration of commercial banks due to changes in mobile banking technology. This study also considers the service provided by private and public commercial bank in Thane and Raigad District and the customer satisfaction level of the given Banks.

The study will consider the benefits and challenges faced by private and public commercial banks in Thane and Raigad District while providing mobile banking services to its customers. This study covers the period of 10 years from July 2009 to December 2019. This study is based on service of mobile banking of 7 private and 8 public commercial banks in Thane and Raigad district.

4. Objectives of study:

1) To study the overview of existing mobile banking services of public and Private banks in India.
2) To study the efficient services given by Public Sector Bank to its Customers in Thane and Raigad District in relation to mobile banking services
3) To study the services given by private banks to its mobile banking service users in Thane and Raigad districts.
4) Comparative study of the services provided by public and private banks to their customers in relation to mobile banking service in Thane District
5) To study the satisfaction level of the customers of both banks; Private and public sector banks in Thane and Raigad district.
6) To study the problems and challenges faced by the mobile banking Service users of public and private banks in Thane and Raigad District
7) To study the changes in administration of public and private commercial Banks in Thane and Raigad District.

8) To suggest the remedial measures article by the private and public sector commercial banks to reduce operational risk, legal risks and strategically risk immobile banking.

5. Review of Literatures:

1) Uppal R.K.(2009):

In this research, there is a compare of customer service among the public private and foreign sector banks with respect to the time factor about the cash withdrawal, encash, bank draft, cash deposit, get new cheque book, open fixed deposit account. In this study we find that week and quality service enhances the reputation of bank and its customer's satisfaction level.

2) KiranN(2013):

According to her assess, awareness and perception of mobile phone users on mobile banking services. The willingness of mobile phone users utility of mobile banking service, the mobile phone users perceived moment of mobile banking service. The movement styles or decision making style of mobile phone users in respect of mobile services

3) McGregor B.A.(2013)

In his thesis he studied how mobile banking technology helped under bank and unbanked population as is more secure financial service and decrease personal financial risk. The analysis examines three different types of mobile banking transaction appeal receiving and sending money. He analyse and study that if mobile banking rise then low proportion of ATM and bank branches is required.

4) Rashmi Sharma (2013)

She focuses on the role of bank in Indian financial market as they are biggest purveyors of credit and attract most of the savings from the population. The e -banking offers use opportunities in every sphere of business as competitive advantages members' client retention increase revenue and reduces cost.

5) Souranta M (2003)

In her thesis she explained to the various dimensions regarding adoptions in mobile banking. The bank M banking technology adoption model explains did age and education among the several demographic variables have an influence on the adoption of mobile banking. Further relative

advantages, compatibility, communication trial ability are influencing defector on adoption of M banking.

6) Sultan Singh and Sahila Chaudhary (2013)

This suggests that mobile banking is emerging as very popular service that is for customer but reached to the customer as well as mobile banking service provider is also rising. There are various types of trees like operational risk legal trees strategic risk etc. The bank has to give more importance to reduce its operation risk.

7) Termsnguanwong S. (2010)

His empirical research explains the customer discernment of M banking in Thailand through their level of satisfaction. This study focus on three different parameters like trust in using M-banking reasons for non uses M-banking services. This study reveals that one third of the M-banking users and most of them agreed that mobile banking service is more convenient to branch banking because it you faster transaction and easy to use.

6. Research Methodology of the Study:

Research methodology is specific procedure techniques used to identify, select, process and analyse information about a topic. In the research the methodology section allows the reader critically evaluate its overall study, quality and reliability. To attend a specific objective of the present study and test the hypothesis with the help of systematic process followed by the researcher. The sequence of step followed to execute this study is explained as under.

6.1 Research Design:

This study is best for descriptive as well as exploratory in nature. With the help of exploratory study it tries to find out problems related to mobile banking services of private and public sector commercial banks in Thane and Raigad District on the basis of will determine hypothesis.

In order to pursue the present study, information shall be collected with the help of primary and secondary data the details of the data source is given in 6.2.

6.2 Data Source:

Primary data will be collected through self- developed questionnaires on the basis of convenient random sampling techniques the questionnaire will be distributed among the mobile banking users as well as officer or manager of five public and private commercial banks in the Thane and Raigad District. Further data will also collect through the interaction discussion with related authority staff management people common people of present study area.

The secondary data will be collected from various sources such as RBI reports census report official website of the bank books, magazines newspapers, periodicals, thesis, journals, reference books and interviews.

6.3 Sample Frame /Design:

a) Sample area:

Thane and Raigad district is sampling area for the present study. The Thane and Raigad District have achieved 90 percent banking coverage. This study cover only Thane and Raigad district.

b) Sampling Units

Sample unit consist eight public commercial banks and seven private commercial banks in Thane and Raigad District. Public commercial banks consists State Bank of India, Canara Bank, Bank of Maharashtra, Bank of Baroda, Bank of India, Dena Bank, United Bank of India and Central Bank. Private commercial bank consist ICICI Bank, Axis Bank, HDFC Bank, Yes Bank, Kotak Mahindra Bank, Bandan Bank and Karnataka Bank.

Sample Techniques: Area Sampling and Convenient Random Sampling

Table1.A) Status of Public Sector Bank in Thane and Raigad District

Sr.no.	Name of public sector banks	Number of Branches in Thane	Number of respondents	Number of Branches in Raigad	Number of respondents
1	State Bank of India	141	100	70	50
2	Bank of India	52	50	55	50
3	Bank of Maharashtra	76	50	29	25
4	Canara Bank	62	25	07	25
5	Bank of Baroda	47	25	14	25
6	Central Bank of India	40	25	12	10
7	Dena Bank	29	15	11	10
8	United Bank Of India	12	10	04	05
	Total	**459**	**300**	**202**	**200**

Table 2) Proposed Sample Frame for the Study

Sr.No.	Name of District	Public Sector Banks	Number Of Respondents
1	**Thane**	**459**	**300**
2	**Raigad**	**202**	**200**
Total		**661**	**500**

Table1.B) Status of Private Sector Bank in Thane and Raigad District

Sr.no.	Name of private sector banks	Number of Branches inThane District	Number of respondents	Number of Branches in Raigad District	Number of respondents
1	Axis Bank	54	100	13	75
2	ICICI Bank	57	50	09	15
3	HDFC Bank	40	50	17	75
4	Kotak Mahindra Bank	30	50	03	10
5	YES Bank	23	25	08	15
6	Bandan Bank	04	15	02	05
7	Karnataka Bank	03	10	01	05
	Total	**211**	**300**	**53**	**200**

Table 2) Proposed Sample Frame for the Study:

Sr. No.	Name of District	Private Sector Banks	Number of Respondents
1	**Thane**	**221**	**300**
2	**Raigad**	**53**	**200**
Total		**264**	**500**

6.4 Period of the Study:

The period of the study denotes the period of data collection.

Primary data will be collected through well designed questionnaires for mobile banking users of

private and public commercial banks in Thane and Raigad District. The period for the study will be December 2021 and May-June 2022.

The secondary data will be collected through bank annual reports are therefore magazines banks financial statement for the period of 2011 to 2020.

6.5 Statistical Techniques/ Tools:

The collected data will be complied analyse with the help of various statistical tools such as percentage, average, Chi-square test, Liker scale, ANNOVA Statistical may be used with the help of statistical software SPSS 17.0 package. Bar diagram, pie chart, Line charts will be used for presentation of the result.

7. Hypothesis of the Study:

H1: There is significant relationship between mobile banking services of public and private banks and high level of customer satisfaction in Thane and Raigad district.

Ho: There is no significant relationship between mobile banking services of public and private banks and high level of customer satisfaction in Thane and Raigad district.

H2: There is significant relationship between mobile banking services and reduce the cost of operation of commercial banks in Thane and Raigad district.

Ho: There is no significant relationship between mobile banking services reduce the cost of operation of commercial banks in Thane and Raigad district.

H3: Customer's empowerment in mobile banking literacy in Thane and Raigad District.
H0: Customer's problems in mobile banking literacy and dissatisfaction in Thane And Raigad district.

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